AF/DW

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

E-COMMERCE TRANSACTION AGGREGATION AND

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2190

**Applicant** 

Herman Rodriguez

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**PROCESSING** 

Art Unit

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Examiner

Garg, Yogesh C.

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Commissioner for Patents

P. O. Box 1450

Alexandria, VA 22313-1450

## **COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE**

Applicant appreciates the Examiner's reasons for allowance. Applicant respectfully submits that the claims are allowable because the art of record fails to teach, alone or in combination, the invention as described in each of the independent claims.

Respectfully submitted,

Date: January 7, 2009

By: /Jeffrey S. Schubert/

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